

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**In re Application of:** Wood, et al**Serial No. :** Unassigned**Filed:** Herewith**Title:** Internet Debit System**Docket No.:** WELL0040**Art Unit:** Unassigned**Examiner:** Unassigned**DATED:** March 12, 2004**INFORMATION DISCLOSURE STATEMENT**

Commissioner for Patents
 Mail Stop Patent Application
 P.O. Box 1450
 Alexandria, VA 22313-1450

Sir:

This Information Disclosure Statement is submitted:

- ☒ under 37 CFR 1.97(b), or
 (within three months of filing national application; or date of entry of international application; or before mailing date of first office action on the merits; whichever occurs last)
- ☐ under 37 CFR 1.97(c) together with either a:
- ☐ Certification under 37 CFR 1.97(e), or
 - ☐ a \$220.00 fee under 37 CFR 1.17(p), or
 (After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs first)
- ☐ under 37 CFR 1.97(d) together with a:
- ☐ Certification under 37 CFR 1.97(e), and
 - ☐ a \$220.00 fee under 37 CFR 1.17(d)(2)(ii), and
 - ☐ a \$130.00 petition fee set forth in 37 CFR 1.17(i)(1)
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(X) The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. WELL0040). A copy of this sheet is enclosed for accounting purposes.

(X) Applicant(s) submit herewith Form PTO 1449 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

() A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,



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Attorney Docket No. WELL0040

Form 1449 (Modified) Information Disclosure Statement By Applicant (Use Several Sheets if Necessary)	Atty Docket No. WELL0040 Applicant: Wood, et. al. Filing Date: Unassigned	Serial No.: Unassigned Group: Unassigned
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Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

/Alan Liu/ 11/09/2007